Fill in this in	formation to identify the case:					
Debtor 1	Teang Som					
Debtor 2 (Spouse, if filing)	Mary Som					
	Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTO	ON				
	(Sta					
- Caso Hamber						
Official	Form 410S1_					
Notice	e of Mortgage Payment Change					12/15
debtor's pri as a supple	r's plan provides for payment of postpetition contractual install incipal residence, you must use this form to give notice of any comment to your proof of claim at least 21 days before the new pay	changes in the ment amount	e installment payment a is due. See Bankruptcy	mount. Fi Rule 300	le this form	
Name of cre	editor: U.S. Bank National Association, as Trustee for MASTR Asset Backed Securities Trust 2006-WMC4, Mortgage Pass- Through Certificates, Series 2006-WMC4	t Court	claim no. (if known):	<u>8</u>		
	s of any number you use to debtor's account: 9719		payment change: e at least 21 days after day notice	te	11/1/2019	
			tal payment: al, interest, and escrow,	, if any	\$ <u>2,364.34</u>	
Part 1:	Escrow Account Payment Adjustment					
1. Will there	e be a change in the debtor's escrow account payment?					
☐ No.						
	Attach a copy of the escrow account statement prepared in a form cononbankruptcy law. Describe the basis for the change. If a statement					
(Current escrow payment: \$ 621.84	New escrow pa	nyment: \$ 647.34			
Part 2:	Mortgage Payment Adjustment					
	lebtor's principal and interest payment change based on an adj rate account?	ustment to th	e interest rate on the de	btor's		
⊠ No.						
_	Attach a copy of the rate change notice prepared in a form consisten a notice is not attached, explain why:	t with applicab	le nonbankruptcy law. If			
	Current Interest rate:% No.	ew Interest rat	e:	%		
(Current principal and interest payment: \$ Ne	ew principal an	d interest payment: \$			
Part 3:	Other Payment Change					
3. Will there	e be a change in the debtor's mortgage payment for a reason no	ot listed above	?			
⊠ No.						

Reason for change:

Current mortgage payment: \$

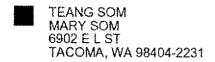
New mortgage payment: \$

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Debtor 1	Teang Som First Name Middle Name Last Name	ame	(Case number (if known) 17-443	30-MJH
Part 4:	Sign Here				
The person telephone n	completing this Notice must signumber.	n it. Sign and print your na	ame and	your title, if any, and state y	our address and
Check the a	ppropriate box.				
□Ian	n the creditor.				
□Ian	n the creditor's authorized agent.				
X /s/ Mic	chael S. Scott	· · · · · · · · · · · · · · · · · · ·	Date ₋	09/04/2019	
Print: Mich First Na	nael S. Scott me Middle Name	Last Name	Title	Attorney for Creditor	
Company Mo	cCarthy & Holthus, LLP				
Num Se	D8 1st Avenue South, Ste. 300 Dber Street eattle, WA 98104 State ZIP Code				
Contact phone	206-596-4856		Email_	bknotice@mccarthyholthus	s.com_



July 25, 2019



Account Number: Property Address: 5005 VICKERY AVE E TACOMA, WA 98443

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

What is the amount of my new monthly payment?
 The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1 Current Payment New Payment Change
(As of last analysis) (as of 11/01/2019)
Principal and Interest \$1,717.00 Regular Escrow Payment \$587.40 \$606.44 \$19.04
Monthly Shortage Payment \$34.44 \$40.90 \$6.46
Total Payment \$2,364.34 \$25.50

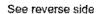
Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

A. Regular Escrow Payments - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (As of lest analysis)	Current Year Change Estimated Disbursements (as of 11/01/2019)
Tax Disbursements Hazard Insurance Disbursements	\$6,484.84 \$564.00	\$6,257.26 \$-227.58 \$1,020.00 \$456.00
Total Annual Escrow Disbursements	\$7,048.84	\$7,277.26 \$228.42
Monthly Escrew Payment	\$587.40	\$606.44 \$19.04
Monthly Shortage Payment	\$34,44	\$40.90 \$6.46



- B. Escrow Reserve Requirements RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 0 months.
- C. Escrow Shortage The actual beginning balance on your account in Tables 3 and 4 is \$19.14. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$509.99.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim. Any shortages used to calculate this analysis do not include any unpaid taxes and/or insurance that we previously filed in the Proof of Claim. In Table 1, the "Regular Escrow Payments" row shows the full escrow payment required, including all escrow elements and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage. In Table 2, the "Monthly Shortage Payment" row shows only the escrow elements without any overage/shortage amounts and the "Monthly Shortage Payment" row shows the current amount of monthly shortage which is the amount to be collected towards the shortage.

Your unpaid pre-petition escrow amount is \$0.00. This amount has been removed from the projected starting balance.

Your total shortage is \$490.85, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. \$509.99 - \$19.14 = \$490.85. Unless you elect to pay the shortage in full, we will collect the total amount over 12 months at \$40.90 per payment.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

3

		Pay	ments	Disbu	rsements	
Month	Description	Estimate	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	Total Balance
History	Beginning Balance					\$58.00
January 2019		587.40	621.84 *	0.00	0.00	679.84
February 2019		587.40	621.84 *	0.00	0.00	1,301.68
March 2019	COUNTY TAX	587.40	621.84 *	0.00	3,128.63 *	-1,205.11
April 2019	COUNTY TAX	587.40	621.84 *	3,242.42	0.00 *	-583.27
April 2019	HAZARD INS	0.00	0.00	564.00	0.00 *	-583.27
May 2019		587.40	621.84 *	0.00	0.00	38.57
June 2019		587.40	621.84 *	0.00	0.00	660.41
July 2019		587.40	621.84 *	0.00	0.00	1,282.25
August 2019		587.40	621.84 E	0.00	0.00 E	1,904.09
September 2019		587.40	621.84 E	0.00	0.00 E	2,525.93
October 2019	COUNTY TAX	587.40	621.84 E	3,242.42	3,128.63 E	19.14

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

		Payments	Disbursements	Beginning	Required
<u>Month</u>	<u>Description</u>	Estimate	<u>Estimate</u>	<u>Balance</u>	<u>Balance</u>
	Starting Balance			\$19.14	\$509.99
November 2019		606.44	0.00	625.58	1,116.43
December 2019	HAZARD INS	606.44	1,020.00	212.02	702.87
January 2020		606.44	0.00	818.46	1,309.31
February 2020		606.44	0.00	1,424.90	1,915.75
March 2020		606.44	0.00	2,031.34	2,522.19
April 2020	COUNTY TAX	606.44	3,128.63	-490.85	0.00**
May 2020		606.44	0.00	115.59	606.44
June 2020		606.44	0.00	722.03	1,212.88
July 2020		606.44	0.00	1,328.47	1,819.32
August 2020		606.44	0.00	1,934.91	2,425.76
September 2020		606.44	0.00	2,541.35	3,032.20
October 2020	COUNTY TAX	606.44	3,128.63	19.16	510.01

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

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Cut along dotted line

PAYMENT COUPON ON BACK HAS YOUR ADDRESS CHANGED? IF SO, PLEASE COMPLETE THIS FORM

Mailing Address:		
City	State	Zip
Home Phone	Business Phone	
Account Number(s):		
All Borrowers' Signatures Requ	uired For Address Change	
Borrower's Signature	Co-Borrower's Sid	gnature

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Cut along dotted line

You have the following options to repay your escrow shortage: Option A

Do Nothing - The monthly reserve of \$40.90 will be automatically collected with your New Payment unless you select Option B

Option B

Repay the Escrow Shortage in Full - To repay the shortage of \$490,85 in full, please submit your payment with this coupon to

SELECT PORTFOLIO SERVICING, INC. P.O. BOX 65450 SALT LAKE CITY, UT 84165-0450

You may also submit your payment online by visiting www.spservicing.com

Escrow Reserve -Shortage Repayment Coupon

Select Portfolio Servicing, Inc. TEANG SOM MARY SOM 5005 VICKERY AVE E, TACOMA, WA 98443 Account No:

Total Amount Enclosed:

CERTIFICATE OF SERVICE

On 9/4/2019, I served the foregoing **NOTICE OF MORTGAGE PAYMENT CHANGE** on the following individuals by electronic means through the Court's ECF program

DEBTORS' COUNSEL

Ellen Ann Brown

stopdebt@gmail.com

TRUSTEE

Michael G. Malaier

ecfcomputer@chapter13tacoma.org

		/s/ Raquel Rivera Raquel Rivera	
		Raquei Rivera	
	ē ē	RTGAGE PAYMENT CHANGE on the ego, California, enclosed in a sealed enve	•
DEBTORS			
Teang Som, 69	02 East L St, Tacoma, WA 98404		
Mary Som, 690	2 East L St, Tacoma, WA 98404		
I declare unde	r penalty of perjury under the laws of	the United States of America that the f	oregoing is true and correct.
	Dated: 9/4/2019	/s/ Hue Banh	

Hue Banh